find an account belonging to John.
If you're calling about an account associated with a different phone number, press 3.
I can verify your identity by calling you back in just a few seconds. Press 1 to receive a quick call back to verify your identity. To manually verify your identity by providing more information instead, press 2.
To verify your identity, please enter the last four digits of your Social Security number.
Now please enter the last four digits of your active card.
Thank you.
Please hold while we transfer you to our AI -powered virtual assistant. Please note this conversation will be recorded by Time and our service providers to enable and enhance our services.
Hi there, thanks for calling Chime. My name is Jade. Let me pull up your account real quick. Your checking account balance is negative $8 .83. Head's up.
Thanksgiving Day is on Thursday, November 27. Chime doesn't process direct deposits on federal bank holidays or weekends. If your deposit is scheduled for that day, it will post on friday november 28th chime can only see direct deposits once they've successfully posted so until then we don't have visibility into its status how can i help you today
uh fraudulent charge on my account
i'm sorry to hear that i'm taking a closer look right now is this about a new dispute or have you already filed one for this charge? I've not filed one yet.
All right, I'm seeing what can be done here.
Thanks for letting me know this is a new dispute. Is the transaction you're concerned about still pending or has it already posted to your account? You all asked me if I created the transaction, I said no. You all said that you blocked it, however, you let it go through anyway.
I hear your concern. I'm checking what went wrong on my end.
Unfortunately, even if a transaction was flagged and you confirmed it wasn't yours, sometimes it can still post if the merchant processes it after the blog. Is the charge you're concerned about still pending? Or has it already posted to your account? It has posted.
All right, I'm taking another look at what happened for you.
Since the charge has posted, you can file a dispute for it. Would you like to speak to a live agent to help with this? Or would you prefer a step -by -se? Yes.
Thank you for confirming. I'm going to connect you with Chime Member Services now.
To provide you with the best assistance, let me connect you with an agent. Please stay on the line while I find the right team for you. All right, you'll be connected with an agent shortly.
Your call may be monitored or recorded for quality assurance purposes.
Hi, thank you for calling Chan. This is good support. This is Wend. May I know your first and last name, please? Yes, what did you say? Your name was? I couldn't understand what you said. I'm sorry. My name is Wen, like, when without H.
Oh, okay. Okay, Wen. Thank you. Yeah. My name is John, J -O -H -N. Fouts,
That's F -like -Frank O -U -T -S. All right, thank you.
And just a quick member verification process also. Can I ask for the last four -digit of your social security number? 9 -8 -58.
Okay. Hello, John, and thank you for verifying with me. So, how's your day so far, John?

I've had better days. days.
Okay. So, um, well, um, how can I ask you say today? Uh, there's a,
there's a charge of $395 that's unauthorized that went through on my account.
You all had flagged it as fraudulent. You sent me a text message asking if I made
the charge. I said no. You all said it wouldn't be allowed to go through and then
you had it post anyway.
Okay.
I'm really sore about that. Hold on. Let me check everything in here. Okay.
And also, yes, John, we can definitely follow this field for this transaction so
that we can get your funds back, okay? Hold on. Let's see.
300.
Actually, John upon checking everything in here. We actually denied the transaction,
but it seems like this merchant like made two transactions there,
so that's why there's one decline transaction, the one that we know for our fact
that it was a fraud and then another one that still go through and we're not going
to let that happen again so for this can I ask what was the last four digit of
the card that was used for the unauthorized transaction four five two five
okay hold on
I mean, that's what the last four of my card are.
Okay. So it was your physical card. Okay. So,
John, for this, since you reported an unauthorized activity on your card, what I'm
going to do here is I will deactivate this card, and then I will issue you on
your card, okay? That's fine, but I need the money that was taken wrongfully i mean
i don't have money for food without it you know oh yeah um yeah that's also why i
said earlier that uh we're going to file a dispute for this unauthorized transaction
so that we can get your funds back okay okay how long does that take um actually
for the dispute of course we'll try to um work as quickly as possible to reach a
decision for your dispute but however the process can take up to 90 calendar days
but john that 90 calendar days i can assure you that you don't have to worry about
that like literally because that's just the time frame and if you are also eligible
for temporary credit you might you might also get or receive your temporary credit
just on or before december 11 i have no money for food
just on or before December 10. So for your temporary credit, make sure to keep an
eye out on your email so that whenever we issue your temporary credit for the
dispute that we're going to file, you will be notified as well. How can you
expedite that?
Actually for the, well,
actually both for the, well, first, okay, so for For the dispute first, I swear,
as much as I wanted or loved to expedite your dispute, I cannot do,
I'm not able to do that here on my end. And our dispute resolution team also have
to, like, review the transaction and then review the dispute claim that we file the
intake. Well, the dispute claim, like literally the questions that I've asked you and
then we also have to reach out for this merchant too so that we can like cooperate
with each other and then that's where we will be resolving your dispute and we're
also like needed you needed your help too like to give us some time on patients
while we are investigating your dispute that's also why if you are also eligible for
a temporary credit you will be notified as well let's move forward
yes and so but as of now john if i got okay so basically as of now you've got
two um two main concerns one is this missing all this stolen funds out of your

account and you also need some of like financial assistance on your concern right following the dispute. What I can do here to help you with my end on my end is I can transfer you to our member services. And I will tell them that you will be needing some financial assistance while we are still like investigating your dispute. Is that fine?
We'll see. It's almost 11 o 'clock p .m. here. I'm very tired. So I may have to call them tomorrow, but if you can give me the number for them to call tomorrow, you know, that would be great. Yeah.
Oh, yeah. Actually, you can just call this same number. And I just told them that you will be needing some financial assistance. And then they will transfer you to the member services. Okay. And I have another question, too. When I first tried to call you all, I selected the call me, call me feature, you know,
on your app. But whenever the call rang in, it said, we did not make this call. If someone claims to be Time, it's not us, essentially. And I took a screenshot of it. It was very bizarre.
Okay.
Also, I just wanted to confirm, John, like, did you receive a call from Chime or you called us? Well, I did not take that call because it said that it was not you all. You know, so I called you now. Yeah. Yeah, actually about that also. Because you're a chime, we're not supposed to call you. Like, the only way, if I got it correctly, the only way for us to reach out with our members is if they are the one that will call chime. And especially if you'll receive a call from Chime and then they said that someone is doing a fraudulent transaction on your account and then they said that you have to transfer funds to other accounts, that's not us. No, you're not listening to me. It was in the Chime app. It said,
call me or it said, call us.
Oh, yeah, Oh, yeah, yeah. It was from within the Chime app.
But then when I selected Call Me, when I selected the Call Me option, it said that it was not Time that was calling.
Yes, that's not Chamb that is calling, because you are the one that's supposed to call us. You're not listening to me. You're not listening to me. When I log into the Chime app, to the official chime app, and I clicked on problem with this transaction or whatever. It said there were two options. Call me or call us.
And first, I selected for Chime to call me, because that was just the top option. But when the call came in, immediately after I clicked that, it said it wasn't Chime.
It said, sir? It said it wasn't Chime.
a second it said we're calling 502 -9560052 that's my number says you should get a call in just a moment if we miss you you can give us a ring instead and at the bottom it says we didn't make this call if someone says their time and ask you to move money hang up
oh yeah that wasn't chimes that's what i'm explaining and right right and i'm agreeing with you I'm agreeing with you, it wasn't time, but then why is it in the app to have you all call me?
Okay. Do you understand what I'm saying? Yeah, now I understand now. I'm sorry earlier, because I thought that's what you were referring earlier. And I'm actually about that concern. Can you stay on the line for at least one or two minutes for me to further check that? Yeah, that's fine. All right.
does it really like said that they someone told you from chime for the love of god

please listen to me when you go into the chime app are you familiar with the chime app you work at chime so i hope you are
are you familiar with the chime app okay do you use an iPhone or an android or i guess it doesn't matter when you go into the chime app when you go into the time app if there's a charge that you don't recognize and you click on it it says problem with this transaction you click on it and then it you know it says do you wish to start a dispute or whatever and then the next screen says something like have us call you or call us instead you know so I selected the have us call you feature first, which resulted in that screen that said that it wasn't you all calling me.
Okay, but actually for that, we're not supposed to call you. It's from within the app, though. Then why do you have that option in the app?
Who can I talk to that will understand that will that will that has the capability to accept screenshots because I took screenshots.
Yeah, actually, I'm really sorry about that, John, because you are on the dispute filing department as of now. And that kind of concern is being handled by our member services. No, that's a fraud and legal department dispute. That's a different thing. Let's take care of this fraudulent charge thing first. And then I'll have you transfer me to your legal department. All right. So let's start to follow this.
But first, actually, for the dispute. As I said earlier, we have to deactivate the card first that was used for the transaction. I understand. I will issue on your card. Yep.
And so for that also, can you confirm to me your shipping address? It's 184, Cedar View Drive, Shepherdsville, Kentucky, 40165. All right,
thank you. I'm going to do it now, okay? Okay. All right, hold on,
and done. And so now, this card will ship an estimated delivery date of December 12. And this card will have a new card number, a new CVV and expiration date. And so now let's start to file a dispute for this unauthorized transaction.
Hold on.
Will I be able to use a virtual card in the meantime? Oh, yes. You will have the full use of that virtual card. Okay. And So now, John, let's start to follow the dispute for the unauthorized transaction. And so for the dispute, I will ask you some questions regarding this issue to help with our investigation. And some of those questions are answerable by us or no. And some questions are redundant questions, okay? All right. And so now, of course, you are disputing the full amount of this transaction, and you did not make the transaction, correct? Correct. Correct.
All right. Thank you. And the shipping address earlier, it's the correct one, right? Yes, that's right.
All right. Thank you. And are there any other transaction that you don't recognize? I mean, some of those little Apple ones don't look familiar to me, but I'm too tired to research those tonight. So, like, you know, stopping the card is the right thing to do like you did already.
Okay, thank you. And actually, is it also the first time that you've contacted us about this concern? Yes.
Okay, thank you. And also about your card. Like, did you have your card or do you know where it was when this transaction happened? I mean, it was in my wallet.
All right, perfect. But at the same time also, like, do you keep your card spin number secured?
I mean, it's a complicated situation, but I'm being retaliated against because I

asserted disability rights. So, you know, it's possible that some bad actor hacked into my computer and got information
okay thank you and so okay but on the general way like how do you store your pin do you memorize your pin or do you write it somewhere yeah I memorize it okay thank you memorize it and if I got it correctly also John The last valid transaction on your checking account is this Apple .com slash bill for $4 .23.
Well, that's one of the ones that I'm not sure what it's for, so I don't know.
Let me take a look here. Hang on.
When it just says Apple .com slash bill, I mean, what is it for, you know?
The Dropbox one for 127 is valid. That's the last 100 % sure valid ones that I can tell you.
Okay. So, okay, so basically this Apple merchant,
as of now, since we're still undecided on that, we're not going to add that for the dispute, correct? Or we're going to? No, we're not going to add it right now.
I need to look at some of these other, like there's an Apple one for 847 and an Apple one for 999. I don't know what they're for. And an Apple one for 635 without having any information there that's really, that describes what it's for.
It's hard to know. So I'll have to research those at a later time. But for now, let's definitely take care of this fraudulent, for sure, $395 one.
Okay, thank you. And also just a confirmation, John, like, was one of your devices or your wallet lost or stolen or no? No.
But like I said, my electronic devices may be compromised. So, you know, that just has to remain a possibility. Okay, thank you.
And So as of now, like, have you previously given anyone else access to your card and PIN? Nope.
All right. And so actually, as of now, like for your account, do you believe someone else was able to log in to your online or mobile banking? I can't say for sure. I don't know. My accounts, my devices may have been compromised. That means that someone else may have gained access I don't know okay thank you and so for this transaction like for the car X corp this is just a file like a confirmation question and like did you share your login information about details or personal information with anyone you believe may have performed this transaction? No, I did not voluntarily share any information. My devices may be compromised.
Okay, thank you. So is there anything else that you would like to add for the dispute? That's the thing for now, but like I may call back if I find the Apple, any of the Apple charges are invalid. But for now, it's just the one charge okay thank you and so for the last question can you confirm to me that everything you have provided is truthful and accurate yes it is okay thank you all right let me just finalize your dispute and done and so now john we already follow the dispute in your behalf and your dispute claim number is hold on one eight nine nine three six four eight eight four I'm sorry and yes as I said earlier will work as quickly as possible to reach a decision however the process can take up a 19 up until 90 calendar days but you don't have to worry about that because that's just a time frame and if you are also eligible for temporary credit you will receive your temporary credit just this on or before December 11, 2025 and as of now since you reported an unauthorized activity on your card we deactivate your debit card and issue you on your one and yes you can still access your virtual card in the meantime just you just have to stop the profile and then select the card And this virtual card, it has its own set of complete card number, ACVV, and expiration date.

And you can use this card information or your virtual card to make purchases and pay bills even after your new card arrives. And also just a couple of feds up on what's going to happen later or sooner. You will receive a confirmation email with the latest date for your dispute resolution. And if you are eligible for temporary credit the email will let you know when it will be issued and it will also inform you that you may also receive an email from our investigator requesting for additional information and will include a link to our frequently asked question page to help answer common -discreet questions and the email will also remind you to check the app for the most up -to -date information so please note that calling in won't speed up the process and actually For your dispute also, like if you have any additional information that you wanted to share with us, you can also submit that on your chime app. You just have to top the dispute claim number on the home screen and select the three dots in the up right -hand corner. And also lastly, after checking your email, you can also check the status of free dispute in your charmable app by selecting disputes on your home screen. And you can find more information on disputes in the dispute -a -charge section of our Hope Center. So, John, other than those, and before I transfer you to our member services, is there anything else I can assist you with other than this concern? One, remember, I'm too tired to be transferred to member services. I'll have to follow that tomorrow. Two, regarding the weird call situation from within the CHIM app. Is that something, can I upload screenshots to the complaint or to the dispute from within the app?
Oh, yes. You can do that. Okay. That way there'll be record, you know, of it. So for your investigators, because they'll need that.
Okay. So, um, uh, so before you end this call, John, uh, like I just wanted to do a quick recap on much we did today. So as of now, the only thing that we did is we deactivate your debit card and then issue you a new one and then we file a dispute for the unauthorized transaction. And that's everything, right? Yes, that's right. Okay. So, John, if that's everything as of now, thank you for doing business with time. Again, this is Sven and I can assure you, okay, your dispute. It will be handled thoroughly. And goodbye As of now, John, and have a date day and good night. Take some rest, okay? Thank you. Bye -bye.